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<b>State:</b>	District of Columbia	<b>Filing Company:</b>	Stillwater Insurance Company
<b>TOI/Sub-TOI:</b>	04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations		
<b>Product Name:</b>	Homeowners		
<b>Project Name/Number:</b>	Home Rule Filing - UWG/DC-HOME-SIC-RULE-UWG-2019-12		

## Filing at a Glance

Company:	Stillwater Insurance Company
Product Name:	Homeowners
State:	District of Columbia
TOI:	04.0 Homeowners
Sub-TOI:	04.0000 Homeowners Sub-TOI Combinations
Filing Type:	Rule
Date Submitted:	12/11/2019
SERFF Tr Num:	FDLY-132186452
SERFF Status:	Submitted to State
State Tr Num:	
State Status:	
Co Tr Num:	DC-HOME-SIC-RULE-UWG-2019-12
Effective Date	12/30/2019
Requested (New):	
Effective Date	12/30/2019
Requested (Renewal):	
Author(s):	Barb Rosemann
Reviewer(s):	
Disposition Date:	
Disposition Status:	
Effective Date (New):	
Effective Date (Renewal):	

**State:** District of Columbia  
**TOI/Sub-TOI:** 04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations  
**Product Name:** Homeowners  
**Project Name/Number:** Home Rule Filing - UWG/DC-HOME-SIC-RULE-UWG-2019-12

## General Information

Project Name: Home Rule Filing - UWG  
Project Number: DC-HOME-SIC-RULE-UWG-2019-12  
Reference Organization:  
Reference Title:  
Filing Status Changed: 12/11/2019  
State Status Changed:  
Created By: Barb Rosemann  
Corresponding Filing Tracking Number:

Status of Filing in Domicile: Authorized  
Domicile Status Comments:  
Reference Number:  
Advisory Org. Circular:  
  
Deemer Date:  
Submitted By: Barb Rosemann

### Filing Description:

The Homeowners Underwriting Guidelines are being revised as follows:

1. Under STRUCTURE, previous Item 3. which read "Dwellings that have been remodeled to eliminate the garage and replace it with a living space are ineligible" has been deleted.
2. Under STRUCTURE, Item 10.e. has been revised for clarification purposes. "Roofs that are Flat (having a rise to run ratio greater than ¼:12 meaning a slope does not exist for drainage purposes)" has been revised to read "Roofs that are Flat (having a rise to run ratio greater than ¼:12 meaning a slope exists for drainage purposes)."
3. Under OCCUPANCY, previous guideline "Ineligible if Located within one block of commercial or industrial properties" has been moved to LOCATION as an acceptable risk and revised to read  
"Dwelling must be located more than 100 feet from an industrial location."

Refer to manual pages UG-1 through UG-4 for the above revisions.

## Company and Contact

### Filing Contact Information

Barb Rosemann, Sr. Product Analyst  
12500 I Street  
Suite 100  
Omaha, NE 68127

barb.rosemann@stillwater.com  
402-599-8316 [Phone]  
402-346-0716 [FAX]

### Filing Company Information

Stillwater Insurance Company	CoCode: 25180	State of Domicile: California
P.O. Box 45126	Group Code: 4869	Company Type:
Jacksonville, FL 32232-5126	Group Name: WT Holdings Group	State ID Number:
(904) 997-7380 ext. [Phone]	FEIN Number: 68-0266416	

## Filing Fees

Fee Required? No  
Retaliatory? No  
Fee Explanation:

<b>SERFF Tracking #:</b>	FDLY-132186452	<b>State Tracking #:</b>		<b>Company Tracking #:</b>	DC-HOME-SIC-RULE-UWG-2019-12
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## Rate Information

Rate data does NOT apply to filing.

State:	District of Columbia	Filing Company:	Stillwater Insurance Company
TOI/Sub-TOI:	04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations		
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## Rate/Rule Schedule

Item No.	Schedule Item Status	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Attachments
1		DC home guidelines	All	Replacement	FDLY-131944818	DC home guidelines - UWG Garage & Comm Prop .pdf DC home guidelines - UWG Garage & Comm Prop - Marked Copy.pdf

**STILLWATER INSURANCE COMPANY  
HOMEOWNERS INSURANCE PROGRAM  
UNDERWRITING GUIDELINES**

**BINDING**

1. The producer does NOT have the authority to bind coverage for any property exhibiting a conflict with one or more of the characteristics shown below in the GUIDELINES. However, the Company may be contacted for prior approval regarding acceptability.
2. Binding is subject to acceptance of the risk based on the Company Exposure Management Plan.
3. Binding authority may be suspended for new or increased coverage during periods of imminent danger from natural disasters. The types of natural disaster include but, are not limited to, Earthquake, Earth movement (landslide, mudslide, sinkhole, etc.), Wild Fire, Hurricane, Tropical Storm, and Flood.

**GENERAL GUIDELINES:**

Acceptable risks must be evaluated on the construction, maintenance and location of the residence.

1. Construction - well constructed and built in accordance with prevailing codes as defined by local authorities.
2. Maintenance - well maintained with regular upkeep of items such as painting, roof repairs, landscaping and other maintenance items that reflect a pride of ownership.
3. Location - located in stable residential neighborhoods and not in areas that are in transition from single family residences to apartments or commercial exposures.

**INSURED / APPLICANT:**

**A. Prior Insurance**

1. Applicant(s) that have been declined, refused, cancelled or non-renewed by any carrier during the past thirty-six (36) months are ineligible.
2. Applicant(s) that were previously insured by a residual market, state-directed insurer of last resort or market assistance plan during the past thirty-six (36) months are ineligible.
3. Applicant(s) with a previous lapse in coverage are ineligible.

**B. Ownership**

1. HO 00 03 & HO 00 05:
  - a. Owner-occupied 1-4 family dwellings, which are used exclusively for private residential purposes are eligible.
  - b. Eligible if the dwelling is owned or purchaser-occupant(s) have entered into a long-term installment contract for the purchase of the dwelling but to whom title does not pass from the seller until all the terms of the installment contract have been satisfied. The seller retains title until completion of the payments and in no way acts as a mortgagee. The seller's interest in the structure and premises liability may be covered by an Additional Insured endorsement;
2. HO 00 04 & HO 00 06: Tenant-occupied dwellings, apartments or condominiums are eligible.

**C. Occupancy**

Ineligible if:

1. Vacant, unoccupied, or otherwise not owner-occupied. This would include, but not be limited to:
  - a. abandonment
  - b. condemnationException: A new purchase to be occupied within 60 days after purchase is not considered vacant.
2. Dwelling is a secondary residence unless the primary residence is insured by the Company or one of its affiliates and it meets all other underwriting criteria. However, a secondary residence may be eligible if:
  - a. it contains a central station alarm system or is located in a gated community; and
  - b. prior approval by the Company has been obtained.
3. More than two families occupy any family unit of the insured residence.
4. HO 00 06:
  - a. rented or held for rent on a short term or vacation rental basis. Condos rented on a long-term basis are eligible.
  - b. listed as being For Sale.

**STILLWATER INSURANCE COMPANY  
HOMEOWNERS INSURANCE PROGRAM  
UNDERWRITING GUIDELINES**

**D. Personal Characteristics**

1. The applicant(s) must generate an insurance bureau score of at least 620.  
Note: Declination or Refusal to Issue cannot be based solely on credit information. Other underwriting factors independent of credit information must be used.
2. Applicant cannot have filed for bankruptcy in the past 5 years.
3. Ineligible if property is subject to more than two mortgages.
4. Risks owned by well-known personality (i.e. political, entertainment, sport, etc.) are not eligible without prior company approval.

**AMOUNT OF INSURANCE:**

1. Dwelling must be insured to at least 100% of its replacement cost. The replacement cost is deemed to be the greater of the result produced by the 3<sup>rd</sup> party replacement cost estimator product or the result of applying a minimum replacement cost of \$100 per square foot of living space plus \$33 per square foot of garage space.
2. The maximum Coverage A limit available is \$750,000. Limits above \$750,000 may be accepted subject to underwriting approval and high-value reinsurance risk selection qualifications.
3. The minimum Coverage A limit is \$100,000.

**STRUCTURE:**

Acceptable risks are subject to the following criteria:

1. Age of dwelling cannot exceed 100 years. However, if the age of the dwelling is greater than 50 years the electrical, plumbing, heating, ventilation and air conditioning systems must have been updated/replaced subsequent to the original construction.
2. Dwellings that have unusual or irreplaceable construction (including EIFS construction), cantilever construction, including dwellings on posts, stilts or pilings (except where the result is required or authorized by current building codes to be elevated on posts/piers/pilings and there is no slope/stilts), or is a log, mobile, manufactured, modular or metal home, or utilizes asbestos siding and/or roofing are ineligible.
3. Dwellings with un-repaired damage are ineligible.
4. Dwellings susceptible to damage due to construction design or site location are ineligible.
5. Dwellings must be constructed on a permanent slab, perimeter or conventional basement foundation. Dwellings constructed on posts, stilts or pilings are ineligible unless required by local building code and prior approval by the Company has been received.
6. Dwellings containing solid fuel burning appliances are eligible if the appliance was professionally installed and it is not the primary source of heat.
7. For policy type HO 00 05 only, Dwellings must have deadbolt locks on all outside doors, a smoke detector and fire extinguisher.
8. Dwellings must have an electrical system that utilizes circuit breakers.
9. Dwellings containing underground fuel storage tank(s) on the premises are ineligible.
10. Roofs must be in good condition and meet the following requirements based on the roofing materials used:
  - a. Roofs comprised of shingles made of the following materials must be less than or equal to 20 years old:
    - i. Asphalt;
    - ii. Fiberglass;
    - iii. Cement Fiber;
    - iv. Rubber/Synthetic;
    - v. Laminate (Architectural)
  - b. Roofs predominantly comprised of slate shingles, tiles or slabs must have been installed after 1979;
  - c. Roof predominantly comprised of Tile made of Clay or Concrete (which includes Mission, Spanish and Terra Cotta styles) are not subject to an age restriction;
  - d. Roofs predominantly comprised of steel or aluminum shingles or having standing seams are not subject to an age restriction.

**STILLWATER INSURANCE COMPANY  
HOMEOWNERS INSURANCE PROGRAM  
UNDERWRITING GUIDELINES**

- e. Roofs that are Flat (having a rise to run ratio greater than ¼:12 meaning a slope exists for drainage purposes) are subject to the following requirements:
  - i. Foam (spray polyurethane system) that is less than 10 years old;
  - ii. Vinyl (PVC, TPO or CPA membrane) that is less than 10 years old;
  - iii. Built-Up/Tar & Gravel that is less than 10 years old.
- 11. Roofs having any of the following attributes are ineligible:
  - a. Roofs with any known damage, deterioration, cracking, bubbling, missing shingles or shakes, excessive granular or gravel loss, raised or lifted shingles or shakes or patches.
  - b. Comprised of wood shakes or wood shingles which includes New England Pine, Victorian Scalloped and Fire Resistant;
    - i. New business – All
    - ii. Renewal business – if the roof is not treated with fire retardant and retreated as often as specified by the manufacturer
  - c. Predominantly comprised of the following metals:
    - i. Tin – Standing Seam, Batten Seam or Flat Seam;
    - ii. Terne – Standing Seam, Batten Seam or Flat Seam;
    - iii. Copper – Shingles, Standing Seam, Batten Seam or Flat Seam;
    - iv. Steel – Corrugated;
    - v. Aluminum – Corrugated.
  - d. Predominantly comprised of the following materials:
    - i. Fiberglass, Translucent Panels;
    - ii. Plexiglass/Glass/Greenhouse;
    - iii. Photovoltaic Shingles or Tiles.
  - e. Comprised of more than 1 layer of shingles;
  - f. Flat Roofs:
    - i. with a rise to run ratio less than 1/4:12;
    - ii. with roofing material of:
      - (a) Rolled Composition
      - (b) Rubber (EPDM) membrane
      - (c) Single-Ply-Thermoplastic consisting of materials other than PVC, TPO or CPA membrane
  - g. T-Lock Shingles
  - h. Asbestos.
  - i. Masonite roofing.
  - j. Thatch
- 12. Dwellings undergoing extensive remodeling are ineligible.
- 13. Dwellings that have any of the following vehicle exposures are ineligible:
  - a. Abandoned vehicle(s);
  - b. Non-Operational vehicle(s);
  - c. Vehicle(s) not regularly used;
  - d. Commercial vehicle(s) stored at the insured location; and
  - e. Vehicle(s) not parked in a driveway or other normal parking areas.
- 14. Dwellings that have detached structures or outbuildings that exceed 1,250 feet of ground floor area are ineligible.

**LOCATION:**

Acceptable risks are subject to the following criteria:

- 1. Dwelling must be located more than 100 feet from an industrial location.
- 2. Dwelling must be located in Protection Class 1-9.
- 3. Dwelling is ineligible if isolated or remote, meaning the dwelling:
  - a. is located more than 5 road miles from a responding fire department; or
  - b. is difficult to access from the road or is located on an unpaved road.

Note: Property must be accessible year-round by Fire Department vehicles.

**STILLWATER INSURANCE COMPANY  
HOMEOWNERS INSURANCE PROGRAM  
UNDERWRITING GUIDELINES**

**LOSS HISTORY:**

Acceptable risks are subject to the following loss history:

Other than Newly Purchased:

- a. No water-related losses in the past sixty (60) months unless prior approval is received from the company;
- b. No liability-related losses in the past sixty (60) months unless prior approval is received from the company;
- c. No more than one (1) non water-related loss (includes company approved liability losses) in the past sixty (60) months with any damage that may have resulted from the occurrence having been repaired.

This rule does not apply to the transfer of an entire book of business.

**EXPOSURES:**

**A. Animals**

Ineligible if the insured/applicant owns:

1. Dog(s) with noted aggressive tendencies such as a Chow, Pit bull, Rottweiler, Doberman, Akita, Dalmatian, Alaskan Malamute, American Staffordshire Terrier, Husky, Presa Canario, Staffordshire Bull Terrier, Wolf-dogs or Wolf Hybrids or a mixed breed which includes any of these. A dog, which is considered an ineligible breed, that qualifies as a service animal under the Americans with Disabilities Act (ADA) is subject to underwriting approval.
2. Any animal with a history of bites or attacks.
3. Any non-domestic or exotic animal.
4. Any horses, cows, sheep or other farm animals (excluding chickens), either owned or boarded.

**B. Business**

Risks with a business, business inventory or supplies located on the premises are ineligible.

**C. Vehicles**

Risks that contain vehicles that are abandoned, non-operational or not regularly used are ineligible.

**D. Domestic Workers**

Applicants who employ domestic worker(s) for more than 10 hours per week must be submitted to the Company for prior approval.

**E. Farming/Ranching**

1. Premises used for any farming or ranching activity, whether for profit or not, are ineligible.
2. Premises used to store any farming or ranching equipment, whether for profit or not, are ineligible.

**F. Pools**

1. Premises containing a pool that is unfenced, un-maintained or unfilled are ineligible.
2. Pools containing a diving board are ineligible.

**G. Trampolines**

Premises containing a trampoline(s) are ineligible unless the trampoline is located in a fenced portion of the yard and a safety net has been properly installed on the device.

**H. Additional Insureds**

Risks containing Additional Insureds other than the following are ineligible:

1. Section I – Contractor.
2. Section I and II – Co-owner and/or Association.



**STILLWATER INSURANCE COMPANY  
HOMEOWNERS INSURANCE PROGRAM  
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**BINDING**

1. The producer does NOT have the authority to bind coverage for any property exhibiting a conflict with one or more of the characteristics shown below in the GUIDELINES. However, the Company may be contacted for prior approval regarding acceptability.
2. Binding is subject to acceptance of the risk based on the Company Exposure Management Plan.
3. Binding authority may be suspended for new or increased coverage during periods of imminent danger from natural disasters. The types of natural disaster include but, are not limited to, Earthquake, Earth movement (landslide, mudslide, sinkhole, etc.), Wild Fire, Hurricane, Tropical Storm, and Flood.

**GENERAL GUIDELINES:**

Acceptable risks must be evaluated on the construction, maintenance and location of the residence.

1. Construction - well constructed and built in accordance with prevailing codes as defined by local authorities.
2. Maintenance - well maintained with regular upkeep of items such as painting, roof repairs, landscaping and other maintenance items that reflect a pride of ownership.
3. Location - located in stable residential neighborhoods and not in areas that are in transition from single family residences to apartments or commercial exposures.

**INSURED / APPLICANT:**

**A. Prior Insurance**

1. Applicant(s) that have been declined, refused, cancelled or non-renewed by any carrier during the past thirty-six (36) months are ineligible.
2. Applicant(s) that were previously insured by a residual market, state-directed insurer of last resort or market assistance plan during the past thirty-six (36) months are ineligible.
3. Applicant(s) with a previous lapse in coverage are ineligible.

**B. Ownership**

1. HO 00 03 & HO 00 05:
  - a. Owner-occupied 1-4 family dwellings, which are used exclusively for private residential purposes are eligible.
  - b. Eligible if the dwelling is owned or purchaser-occupant(s) have entered into a long-term installment contract for the purchase of the dwelling but to whom title does not pass from the seller until all the terms of the installment contract have been satisfied. The seller retains title until completion of the payments and in no way acts as a mortgagee. The seller's interest in the structure and premises liability may be covered by an Additional Insured endorsement;
2. HO 00 04 & HO 00 06: Tenant-occupied dwellings, apartments or condominiums are eligible.

**C. Occupancy**

Ineligible if:

1. Vacant, unoccupied, or otherwise not owner-occupied. This would include, but not be limited to:
  - a. abandonment
  - b. condemnation

Exception: A new purchase to be occupied within 60 days after purchase is not considered vacant.

~~2. Located in or within 100 feet of industrial properties.~~

- ~~3.2.~~ Dwelling is a secondary residence unless the primary residence is insured by the Company or one of its affiliates and it meets all other underwriting criteria. However, a secondary residence may be eligible if:
- a. it contains a central station alarm system or is located in a gated community; and
  - b. prior approval by the Company has been obtained.

~~4.3.~~ More than two families occupy any family unit of the insured residence.

~~45.~~ HO 00 06:

- a. rented or held for rent on a short term or vacation rental basis. Condos rented on a long-term basis are eligible.
- b. listed as being For Sale.

**STILLWATER INSURANCE COMPANY  
HOMEOWNERS INSURANCE PROGRAM  
UNDERWRITING GUIDELINES**

**D. Personal Characteristics**

1. The applicant(s) must generate an insurance bureau score of at least 620.  
Note: Declination or Refusal to Issue cannot be based solely on credit information. Other underwriting factors independent of credit information must be used.
2. Applicant cannot have filed for bankruptcy in the past 5 years.
3. Ineligible if property is subject to more than two mortgages.
4. Risks owned by well-known personality (i.e. political, entertainment, sport, etc.) are not eligible without prior company approval.

**AMOUNT OF INSURANCE:**

1. Dwelling must be insured to at least 100% of its replacement cost. The replacement cost is deemed to be the greater of the result produced by the 3<sup>rd</sup> party replacement cost estimator product or the result of applying a minimum replacement cost of \$100 per square foot of living space plus \$33 per square foot of garage space.
2. The maximum Coverage A limit available is \$750,000. Limits above \$750,000 may be accepted subject to underwriting approval and high-value reinsurance risk selection qualifications.
3. The minimum Coverage A limit is \$100,000.

**STRUCTURE:**

Acceptable risks are subject to the following criteria:

1. Age of dwelling cannot exceed 100 years. However, if the age of the dwelling is greater than 50 years the electrical, plumbing, heating, ventilation and air conditioning systems must have been updated/replaced subsequent to the original construction.
2. Dwellings that have unusual or irreplaceable construction (including EIFS construction), cantilever construction, including dwellings on posts, stilts or pilings (except where the result is required or authorized by current building codes to be elevated on posts/piers/pilings and there is no slope/stilts), or is a log, mobile, manufactured, modular or metal home, or utilizes asbestos siding and/or roofing are ineligible.
- ~~3. Dwellings that have been remodeled to eliminate the garage and replace it with a living space are ineligible.~~
- ~~4.3.~~ Dwellings with un-repaired damage are ineligible.
- ~~5.4.~~ Dwellings susceptible to damage due to construction design or site location are ineligible.
- ~~6.5.~~ Dwellings must be constructed on a permanent slab, perimeter or conventional basement foundation. Dwellings constructed on posts, stilts or pilings are ineligible unless required by local building code and prior approval by the Company has been received.
- ~~7.6.~~ Dwellings containing solid fuel burning appliances are eligible if the appliance was professionally installed and it is not the primary source of heat.
- ~~8.7.~~ For policy type HO 00 05 only, Dwellings must have deadbolt locks on all outside doors, a smoke detector and fire extinguisher.
- ~~9.8.~~ Dwellings must have an electrical system that utilizes circuit breakers.
- ~~10.9.~~ Dwellings containing underground fuel storage tank(s) on the premises are ineligible.
- ~~11.10.~~ Roofs must be in good condition and meet the following requirements based on the roofing materials used:
  - a. Roofs comprised of shingles made of the following materials must be less than or equal to 20 years old:
    - i. Asphalt;
    - ii. Fiberglass;
    - iii. Cement Fiber;
    - iv. Rubber/Synthetic;
    - v. Laminate (Architectural)
  - b. Roofs predominantly comprised of slate shingles, tiles or slabs must have been installed after 1979;
  - c. Roof predominantly comprised of Tile made of Clay or Concrete (which includes Mission, Spanish and Terra Cotta styles) are not subject to an age restriction;
  - d. Roofs predominantly comprised of steel or aluminum shingles or having standing seams are not subject to an age restriction.

# STILLWATER INSURANCE COMPANY HOMEOWNERS INSURANCE PROGRAM UNDERWRITING GUIDELINES

- e. Roofs that are Flat (having a rise to run ratio greater than ¼:12 meaning a slope ~~does not exist~~ for drainage purposes) are subject to the following requirements:
  - i. Foam (spray polyurethane system) that is less than 10 years old;
  - ii. Vinyl (PVC, TPO or CPA membrane) that is less than 10 years old;
  - iii. Built-Up/Tar & Gravel that is less than 10 years old.
- ~~12.11.~~ Roofs having any of the following attributes are ineligible:
  - a. Roofs with any known damage, deterioration, cracking, bubbling, missing shingles or shakes, excessive granular or gravel loss, raised or lifted shingles or shakes or patches.
  - b. Comprised of wood shakes or wood shingles which includes New England Pine, Victorian Scalloped and Fire Resistant;
    - i. New business – All
    - ii. Renewal business – if the roof is not treated with fire retardant and retreated as often as specified by the manufacturer
  - c. Predominantly comprised of the following metals:
    - i. Tin – Standing Seam, Batten Seam or Flat Seam;
    - ii. Terne – Standing Seam, Batten Seam or Flat Seam;
    - iii. Copper – Shingles, Standing Seam, Batten Seam or Flat Seam;
    - iv. Steel – Corrugated;
    - v. Aluminum – Corrugated.
  - d. Predominantly comprised of the following materials:
    - i. Fiberglass, Translucent Panels;
    - ii. Plexiglass/Glass/Greenhouse;
    - iii. Photovoltaic Shingles or Tiles.
  - e. Comprised of more than 1 layer of shingles;
  - f. Flat Roofs:
    - i. with a rise to run ratio less than 1/4:12;
    - ii. with roofing material of:
      - (a) Rolled Composition
      - (b) Rubber (EPDM) membrane
      - (c) Single-Ply-Thermoplastic consisting of materials other than PVC, TPO or CPA membrane
  - g. T-Lock Shingles
  - h. Asbestos.
  - i. Masonite roofing.
  - j. Thatch
- ~~13.12.~~ Dwellings undergoing extensive remodeling are ineligible.
- ~~14.13.~~ Dwellings that have any of the following vehicle exposures are ineligible:
  - a. Abandoned vehicle(s);
  - b. Non-Operational vehicle(s);
  - c. Vehicle(s) not regularly used;
  - d. Commercial vehicle(s) stored at the insured location; and
  - e. Vehicle(s) not parked in a driveway or other normal parking areas.
- ~~14.~~ Dwellings that have detached structures or outbuildings that exceed 1,250 feet of ground floor area are ineligible.

## **LOCATION:**

Acceptable risks are subject to the following criteria:

- ~~1.~~ Dwelling must be located more than 100 feet from an industrial location.
  - ~~1-2.~~ Dwelling must be located in Protection Class 1-9.
  - ~~2-3.~~ Dwelling is ineligible if isolated or remote, meaning the dwelling:
    - a. is located more than 5 road miles from a responding fire department; or
    - b. is difficult to access from the road or is located on an unpaved road.
- Note: Property must be accessible year-round by Fire Department vehicles.

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**STILLWATER INSURANCE COMPANY  
HOMEOWNERS INSURANCE PROGRAM  
UNDERWRITING GUIDELINES**

**LOSS HISTORY:**

Acceptable risks are subject to the following loss history:

Other than Newly Purchased:

- a. No water-related losses in the past sixty (60) months unless prior approval is received from the company;
- b. No liability-related losses in the past sixty (60) months unless prior approval is received from the company;
- c. No more than one (1) non water-related loss (includes company approved liability losses) in the past sixty (60) months with any damage that may have resulted from the occurrence having been repaired.

This rule does not apply to the transfer of an entire book of business.

**EXPOSURES:**

**A. Animals**

Ineligible if the insured/applicant owns:

1. Dog(s) with noted aggressive tendencies such as a Chow, Pit bull, Rottweiler, Doberman, Akita, Dalmatian, Alaskan Malamute, American Staffordshire Terrier, Husky, Presa Canario, Staffordshire Bull Terrier, Wolf-dogs or Wolf Hybrids or a mixed breed which includes any of these. A dog, which is considered an ineligible breed, that qualifies as a service animal under the Americans with Disabilities Act (ADA) is subject to underwriting approval.
2. Any animal with a history of bites or attacks.
3. Any non-domestic or exotic animal.
4. Any horses, cows, sheep or other farm animals (excluding chickens), either owned or boarded.

**B. Business**

Risks with a business, business inventory or supplies located on the premises are ineligible.

**C. Vehicles**

Risks that contain vehicles that are abandoned, non-operational or not regularly used are ineligible.

**D. Domestic Workers**

Applicants who employ domestic worker(s) for more than 10 hours per week must be submitted to the Company for prior approval.

**E. Farming/Ranching**

1. Premises used for any farming or ranching activity, whether for profit or not, are ineligible.
2. Premises used to store any farming or ranching equipment, whether for profit or not, are ineligible.

**F. Pools**

1. Premises containing a pool that is unfenced, un-maintained or unfilled are ineligible.
2. Pools containing a diving board are ineligible.

**G. Trampolines**

Premises containing a trampoline(s) are ineligible unless the trampoline is located in a fenced portion of the yard and a safety net has been properly installed on the device.

**H. Additional Insureds**

Risks containing Additional Insureds other than the following are ineligible:

1. Section I – Contractor.
2. Section I and II – Co-owner and/or Association.

State:	District of Columbia	Filing Company:	Stillwater Insurance Company
TOI/Sub-TOI:	04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations		
Product Name:	Homeowners		
Project Name/Number:	Home Rule Filing - UWG/DC-HOME-SIC-RULE-UWG-2019-12		

## Supporting Document Schedules

Bypassed - Item:	Consulting Authorization
Bypass Reason:	Not Applicable
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Actuarial Certification (P&C)
Bypass Reason:	Not Applicable
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	District of Columbia and Countrywide Experience for the Last 5 Years (P&C)
Bypass Reason:	Not Applicable
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	District of Columbia and Countrywide Loss Ratio Analysis (P&C)
Bypass Reason:	Not Applicable
Attachment(s):	
Item Status:	
Status Date:	